RUSSELL L. LOW, ESQ. RLL-4745 LOW & LOW, LLC 505 Main St., Suite 304 Hackensack, NJ 07601 201-343-4040 Phone 201-880-4010 Fax Attorney for Debtors

In the Matter of:

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Roberto Hurtado : Honorable Rosemary Gambardella

: CASE NO. 18-14391

Debtor : CHAPTER 13

OBJECTION TO APPLICATION FOR EARLY TERMINATION OF LOSS MITIGATION PERIOD

I, Russell L. Low, being of full age, hereby certify the following:

- 1. I represent the above-mentioned debtor, Roberto Hurtado in this current bankruptcy proceeding.
- 2. The debtor filed a Motion for Approval to Participate in the Court's Loss Mitigation Program on April 30, 2018.
- 3. The debtor was denied an extension of Loss Mitigation on December 12, 2019.
- 4. There has been a change in the debtor's circumstances which made it nearly impossible to bring forward requested documents.
- 5. The debtor is asking for the opportunity to have his time in the court's loss mitigation program be extended so he can provide financial statements and resubmit a package successfully.

Dated: December 17, 2019

/s/ Russell L. Low, Esq.

RUSSELL L. LOW, ESQ.

Attorney for Debtor